



WATER AND POWER EMPLOYEES' RETIREMENT PLAN

Fact, Fiction and the Truth About Disability Benefits

Date: June 12, 2023

The Plan was established to promote financial security for LADWP employees and their families by providing an income after retirement or during periods of disability when the employee could not work.

The disability benefits provided by the Plan are truly unique to LADWP. For just \$1 per pay period, members of the Plan have the security of receiving disability benefit payments during their time of illness or injury. The first two weeks is paid by LADWP timekeeping at 100% of salary. After the first two weeks you are paid by the Retirement Plan Office based on a sliding scale. To qualify for disability, you need to simply complete a Claim Form and provide a Medical Certificate completed by your treating medical provider, which specifies the expected duration of the leave and provide a medical diagnosis. The information that you provide to substantiate your disability benefit is **completely confidential** and will not be shared with your supervisors/managers, division, or anyone else but you.

While you're on a disability leave, most of your deductions will stop, including your contributions to the Retirement Plan. This means that your net take home check will likely be the same as your regular 80-hour paycheck while you're on the 85% of salary scale. Because you missed contributions to the Retirement Plan, you won't earn Service Credit towards your retirement, however, the Plan allows a forgiveness time of one month for ~~each year~~ every two years of Department Service, starting with four months at ten years. This means that even when you don't contribute to the Retirement Plan on your disability leave, we will continue to count Service Credit for you up to the maximum disability allowance available at your retirement.

Since we pay on a sliding scale starting at 85%, once you go down to the lower percentages (60%, 50%, 40%, or even 33 1/3%), based on your MOU, you may have the option to request the Payroll Office to supplement your disability pay by using your accumulated overtime bank.

Disability is a tremendous benefit of your employment with LADWP and your membership in the Retirement Plan. If you have questions, please contact us to find out how this benefit

works for your situation. Your co-workers, may be well intentioned, but their situation may not be the same as your situation. We can be reached at (213) 367-1712, retire@ladwp.com, or JFB Room 357.

Or join us for a lunch and learn with the Retirement Plan Manager. Our first webinar will be held on **Thursday, June 29, 2023 from 11:30am to 12:30pm**. We will answer your questions live on a first come first served basis. You do not need to register for the event, but please request supervisory approval if the webinar is during your work shift.

To join the session, please click on the following link 15 minutes prior to the start of the session:

<https://ladwp.webex.com/ladwp/j.php?MTID=m923047cab96ec160f717e7332d4bf144>

Thank you,

A handwritten signature in blue ink, appearing to read "L Le".

Linda P. Le

Retirement Plan Manager